1 Confirmation of Compliance

1.1 Confirmation

I confirm that I am satisfied that the arrangements relating to the regulated covered bonds comply with the requirements of the RCB Regulations and the RCB sourcebook.

I confirm that in accordance with RCB 3.2.2D the issuer (or if applicable owner) has obtained written advice or reports from suitable independent third party advisers on compliance with the RCB Regulations and RCB sourcebook.

I consent to this confirmation being published on the regulated covered bonds register on the FCA's public website.

Issuer name

Paragon Bank PLC

Period covered by compliance

19 February 2025 to 19 February 2026

Name of regulated covered bond

Paragon Bank PLC £5 billion Covered Bond Programme

Signature (if the form is electronically submitted, the signature must be scanned)

Name of signatory

Richard Woodman

Title of signatory (signatory must be a director or senior manager)

Director

Date

19 February 2026